

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

RODNEY M. LAMONT  
CINDY S. LAMONT  
Debtor(s)

Case No. 22-10094JCM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/25/2022.
- 2) The plan was confirmed on 04/20/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/22/2022, 04/12/2023.
- 5) The case was dismissed on 05/04/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,600.97.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$3,970.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$3,970.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,053.58  
Court Costs \$0.00  
Trustee Expenses & Compensation \$149.13  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,202.71**

Attorney fees paid and disclosed by debtor: \$420.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
4 YOUR CAR CONNECTION	Unsecured	9,000.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	1,274.00	1,274.01	1,274.01	0.00	0.00
CAINE & WEINER	Unsecured	829.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	540.00	540.54	540.54	0.00	0.00
CITY OF WARREN (SEWAGE/RECYCL	Secured	0.00	2,326.10	2,326.10	0.00	0.00
CITY OF WARREN (SEWAGE/RECYCL	Unsecured	690.30	0.00	0.00	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	2,157.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	2,783.35	2,783.35	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	1,190.00	1,190.76	1,190.76	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	679.12	679.12	0.00	0.00
METCREDIT USA	Unsecured	112.00	112.00	112.00	0.00	0.00
METCREDIT USA	Unsecured	70.00	70.91	70.91	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,022.00	1,022.55	1,022.55	0.00	0.00
MIDLAND FUNDING	Unsecured	859.00	NA	NA	0.00	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	706.00	NA	NA	0.00	0.00
NATIONAL CREDIT ADJUSTERS	Unsecured	419.00	NA	NA	0.00	0.00
NCB MANAGEMENT SERVICES INC*	Unsecured	10,712.00	10,712.33	10,712.33	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	5,216.00	0.00	0.00	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	0.00	5,762.53	5,762.53	0.00	0.00
PNC BANK NA	Unsecured	578.00	578.45	578.45	0.00	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	463.00	463.17	463.17	0.00	0.00
QUALITY ASSET RECOVERY	Unsecured	400.00	NA	NA	0.00	0.00
QUALITY ASSET RECOVERY	Unsecured	106.00	NA	NA	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
SANTANDER CONSUMER USA D/B/A	Secured	15,233.00	15,125.00	743.20	743.20	447.11
SANTANDER CONSUMER USA D/B/A	Unsecured	0.00	1,028.01	1,028.01	0.00	0.00
SYNCHRONY BANK	Unsecured	933.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	26.00	235.15	235.15	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	119.00	176.00	176.00	0.00	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	54,413.77	64,978.64	0.00	1,571.98	0.00
US BANK TRUST NA - TRUSTEE ET A	Secured	NA	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US BANK TRUST NA - TRUSTEE ET AL	Secured	0.00	11,006.45	11,006.45	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	1,522.82	1,522.82	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$1,571.98	\$0.00
Mortgage Arrearage	\$11,006.45	\$0.00	\$0.00
Debt Secured by Vehicle	\$743.20	\$743.20	\$447.11
All Other Secured	\$2,326.10	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,075.75</b>	<b>\$2,315.18</b>	<b>\$447.11</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5.00	\$5.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5.00</b>	<b>\$5.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,151.70</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,202.71</u>	
Disbursements to Creditors	<u>\$2,767.29</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$3,970.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/06/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.